

**THE SAVINGS BANK LIFE INSURANCE COMPANY OF  
MASSACHUSETTS  
FOREIGN TRAVEL ADVISORY**

To: All SBLI-MA Producers

From: Brian O'Connell, Assistant Vice President and Chief Underwriter

Date: October 13, 2006

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In an increasingly "globalized" world, the use of past and future foreign travel in the underwriting of applications for life insurance has become controversial. The life insurance industry has attempted to defend the use of both past and future travel in making underwriting decisions while consumer groups have strongly opposed such use. Legislation at the federal level has not been successful, but, to date, nine states have enacted various laws restricting the use of past and future travel. Of the fifteen jurisdictions where SBLI is currently accepting applications, three of them, Connecticut, Maryland and Massachusetts have passed varying versions of laws restricting the use of foreign travel in life underwriting. California, where SBLI-MA will soon be licensed, also has a foreign travel law in place.

Maryland's law became effective on October 1, 2005, and prohibits life companies from refusing to cover, limiting coverage or charging an additional premium for coverage "solely for reasons associated with an applicant's or insured's past lawful travel experiences." You will note that the Maryland law does not prevent the use of FUTURE travel by the proposed insured in assessing risk. **Since we do not underwrite based solely on past travel, this law should have no impact on SBLI-MA.**

Connecticut and Massachusetts have passed essentially the same law which restricts the use of lawful past **or future travel**, "unless the action is based on sound actuarial principles or is related to actual **or reasonably anticipated experience** (emphasis added)." The Connecticut law became effective on April 21, 2006 and the Massachusetts law will be effective for policies with an issue date **after** November 6, 2006.

None of the foreign travel laws currently in place where SBLI is licensed prohibit the Company from **asking** about past or future foreign travel. Accordingly, the foreign travel question in Part One of the Application for Insurance (Question 33) **must** continue to be completed for all applications, regardless of the state of issue. **Please be sure to provide complete details to Question 33 including destinations, dates of travel and purpose of travel.** The Underwriting Department reserves the right to request a Foreign Travel Questionnaire based on the facts and circumstances of the disclosed travel. **However, in most instances, for applications taken in Massachusetts and Connecticut, SBLI-MA is not currently requiring a Foreign Travel Questionnaire for past or future travel to Israel, India or China. The Underwriting Department reserves the right to request a Questionnaire for travel to these three destinations.** Travel to other destinations may necessitate a Foreign Travel Questionnaire at the discretion of the Underwriting Department. Cumulative travel of more than two weeks per year to **any destination** will require a Foreign Travel Questionnaire.

In all other states, SBLI-MA will continue to use foreign travel in assessing risk and underwriting classification. We will keep you informed of future developments in this evolving issue. Any questions on this advisory should be directed to Brian O'Connell at 781-994-5428.

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